1977

ANNUAL REPORT

BUSINESS OF 1977 AND 1976

SUPERINTENDENT OF INSURANCE

DEPARTMENT OF PROVINCIAL SECRETARY
PROVINCE OF PRINCE EDWARD ISLAND

Compiled from the detailed Annual Statements prepared by the insurance companies licensed under the Insurance Act of Prince Edward Island. These statements are on file in the Office of the Superintendent of Insurance located in the Department of Provincial Secretary.

101-07065/

The Honourable Gordon L. Bennett
Lieutenant-Governor of the
Province of Prince Edward Island
Legislative Assemblies
Charlottetown, Prince Edward Island

MAY IT PLEASE YOUR HONOUR

In accordance with Section 18 of the Insurance Act, I have the honour to submit herewith the Report of the Superintendent of Insurance on the operation of insurance companies licensed to do business in this Province for the year ended December 31, 1977.

I Have the Honour to Be,
Sir,
Your Obedient Servant,

George A. Proud
Provincial Secretary

PROVINCE OF PRINCE EDWARD ISLAND
DEPARTMENT OF PROVINCIAL SECRETARY
OFFICE OF THE SUPERINTENDENT OF INSURANCE

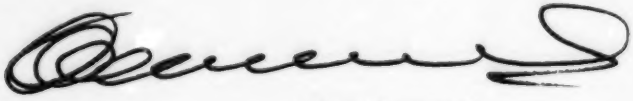
Honourable George A. Proud
Provincial Secretary
Province of Prince Edward Island
Charlottetown, P.E.I.

Sir:

I have the honour to submit herewith the Annual Report of the Superintendent of Insurance for the year ended December 31, 1977.

This report shows the particulars of business of each insurer licensed to do business in the Province with comparative figures for the previous year in all business other than Life Insurance, which figures may be found in the 1976 Report.

Respectfully submitted,



M. B. Fitzpatrick
Superintendent of Insurance

INSURANCE COMPANIES FRATERNAL AND MUTUAL BENEFIT SOCIEITES

The following is a list of insurance companies licensed to do business in the Province of Prince Edward Island for the year ending December 31, 1977.

The Letters following each insurer designate the class of insurance wherein each is authotized to transact business.

1. L - Life
2. F - Fire (Property)
3. A - Automobile
4. S - Accident & Sickness
5. O - Other Classes

Name of Company	Class(es) Licensed
Abbey Life Insurance Company of Canada	LS
The Acadia Life Insurance Company	L
Actra Fraternal Benefit Society	LS
The Aetna Casualty Company of Canada	FASO
The Aetna Casualty and Surety Company	FASO
The Aetna Insurance Company	FASO
Affiliated FM Insurance Company	FAO
Allendale Mutual Insurance Company	FO
Allstate Insurance Company	FASO
Allstate Insurance Company of Canada	FASO
Allstate Life Insurance Company	LS
Allstate Life Insurance Company of Canada	LS
American Bankers Insurance Company of Florida	FAS
American Bankers Life Assurance Company of Florida	LS
American Home Assurance Company	FAO
American National Insurance Company	LS
The American Road Insurance Company	FAO
Anglo Canada General Insurance Company	FAO
Argonaut Insurance Company	FASO
Arkwright-Boston Manufacturers Mutual Insurance Company	FO
Assumption Mutual Life Insurance Company	L
Atlantic Mutual Life Assurance Company	LS
The Boiler Inspection and Insurance Company of Canada	O
The British Aviation Insurance Company Limited	SO
British Pacific Life Insurance Company	LS
Buffalo Insurance Company	FAO
CNA Assurance Company	FASO
The Canada Accident and Fire Assurance Company	FASO
The Canada Life Assurance Company	LS
Canadian General Insurance Company	FASO
Canadian General Life Insurance Company	LS
The Canadian Indemnity Company	FASO
Canadian Premier Life Insurance Company	LS
Canadian Safe Drivers Plan	O
The Canadian Surety Company	FASO
Canners Exchange Subscribers at Warner Inter-Insurance Bureau	F
The Casualty Company of Canada	FASO
Chateau Insurance Company	FASO

Name of Company	Class(es) Licensed
Chrysler Insurance Company	FSO
Chrysler Life Insurance Company of Canada	LS
College Retirement Equities Fund	L
Combined Insurance Company of America	LS
Commerce and Industry Insurance Company of Canada	FAO
The Commercial Life Assurance Company of Canada	L
Commercial Union Assurance Company of Canada	FASO
Commercial Union Assurance Company Limited	LFSO
Commonwealth Insurance Company	FASO
Confederation Life Insurance Company	LS
Constellation Life Assurance Company of Canada	LS
Constitution Insurance Company of Canada	FASO
Continental Assurance Company	LS
The Continental Insurance Company	FASO
Co-operative Fire and Casualty Company	FASO
Co-operative Life Insurance Company	L
Coronation Insurance Company Limited	FASO
The Credit Life Insurance Company	LS
Crown Life Insurance Company	LS
Cumis Insurance Society Inc.	FASO
Cumis Life Insurance Company	LS
Cuna Mutual Insurance Society	LS
The Dominion of Canada General Insurance Company	FASO
The Dominion Insurance Corporation	FASO
The Dominion LIfe Assurance Company	LS
Eaton Insurance Company	FASO
Eaton Life Assurance Company	LS
Ecclesiastical Insurance Office Limited	FO
Economical Mutual Insurance Company	FASO
Emmco Insurance Company	FASO
The Empire Life Insurance Company	LS
Employers Mutual Liability Insurance Company of Wisconsin	FASO
The Excelsior Life Insurance Company	LS
Family Life Assurance Company	L
Federal Life and Casualty Company	LS
Fidelity Insurance Company of Canada	FASO
Financial Life Assurance Company of Canada	LS
The Fire Insurance Company of Canada	FAO
Fireman's Fund American Life Insurance Company	LS
Fireman's Fund Insurance Company	FAO
Fireman's Fund Insurance Company of Canada	FASO
Ford Life Insurance Company	LS
Foremost Insurance Company	FASO
Gamble Alden Life Insurance Company	LS
The General Accident Assurance Company of Canada	FASO
General Security Insurance Company of Canada	FASO
Gibralter General Insurance Company	FASO
The Globe Indemnity Company of Canada	FASO
Globe Life Insurance Company	LS
Grain Insurance and Guarantee Company	FASO
The Grand Orange Lodge of British America - Benefit Fund	L
Great American Insurance Company	FASO
Great Eastern Insurance Company	FASO

Name of Company	Class(es) Licensed
The Great West Life Assurance Company	LS
Guardian Insurance Company of Canada	FASO
Hartford Fire Insurance Company	FASO
Herald Insurance Company	FASO
Heritage Life Assurance Company	LS
Highland Group Insurance Ltd.	F
Highlands Insurance Company	FAO
The Home Insurance Company	FASO
The Hudson Bay Insurance Company	FASO
Ideal Mutual Insurance Company	AO
The Imperial Life Assurance Company of Canada	LS
Insmor Mortgage Insurance Company	FO
Insurance Company of North America	FASO
Insurance Corporation of Ireland Limited	FASO
Kent General Insurance Corporation	FO
Knights of Columbus	L
Laurier Life Insurance Company	LS
Liberty Mutual Insurance Company	FASO
Liberty Mutual Fire Insurance Company	FASO
Life Insurance Company of North America	LS
The London Assurance	FASO
London and Edinburgh General Insurance Company of Canada	AS
London Life Insurance Company	LS
London and Midland General Insurance Company	FSO
Lumbermen's Mutual Casualty Company	FASO
The Manufacturers Life Insurance Company	L
Maritime Hospital Service Association	S
The Maritime Life Assurance Company	LS
Markel Insurance Company of Canada	FASO
Maryland Casualty Company	FASO
Maryland Life Insurance Company of Baltimore	LS
Metropolitan Life Insurance Company	LS
Midland Insurance Company	FASO
Mony Life Insurance Company of Canada	LS
The Mortgage Insurance Company of Canada	O
Motors Insurance Corporation	A
The Mutual Life Assurance Company of Canada	LS
Mutual of Omaha Insurance Company	LS
The National Life Assurance Company of Canada	LS
New Hampshire Insurance Company	FAO
New York Life Insurance Company	LS
Non Marine Underwriters, Members of Lloyd's, London, England	FASO
North American Company for Property and Casualty Insurance	FASO
North American Life Assurance Company	LS
North American Life and Casualty Company	LS
Northumberland General Insurance Company	FASO
The North West Life Assurance Company of Canada	LS
Norwich Union Life Insurance Society	L
Nova Scotia General Insurance Company	FAO
Occidental Life Insurance Company of California	LS

Name of Company	Class(es) Licensed
Occidental Life Insurance Company of Canada	L
Old Republic Insurance Company	FASO
Old Republic Life Insurance Company	LS
The Order of United Commercial Travelers of America	S
PHF Life Insurance Company	LS
Pacific Employers Insurance Company	FASO
Pennsylvania Life Insurance Company	LS
The Personal Insurance Company of Canada	FASO
Phoenix Assurance Company of Canada	FASO
Phoenix Assurance Company Limited	FASO
The Phoenix Insurance Company	FAO
Pitts Insurance Company	FASO
Pitts Life Insurance Company	LS
The Portage La Prairie Mutual Insurance Company	FAO
Prince Edward Island Mutual Fire Insurance Company	F
Principal Life Insurance Company of Canada	L
Provident Alliance Life Insurance Company	LS
The Prudential Assurance Company Limited	LFASO
The Prudential Insurance Company of America	LSO
Quebec Assurance Company	FASO
Reliable Life Insurance Company	LS
Reliance Insurance Company of Philadelphia	FASO
Royal Insurance Company of Canada	FASO
St. Paul Fire and Marine Insurance Company	FASO
Saskatchewan Mutual Insurance Company	FASO
Seaboard Surety Company	O
Security Mutual Casualty Company	FASO
Sentry Insurance a Mutual Company	FAO
Sovereign General Insurance Company	FASO
The Sovereign Life Assurance Company of Canada	L
The Sovereign Mortgage Insurance Company	O
The Standard Life Assurance Company	L
The Stanstead and Sherbrooke Insurance Company	FASO
Sun Alliance Insurance Company	FASO
Sun Alliance and London Assurance Company Limited	L
Sun Life Assurance Company of Canada	LS
Teachers Insurance and Annuity Association of America	LS
Toronto General Insurance Company	FASO
Traders General Insurance Company	FASO
Transport Indemnity Company	FAO
Transport Insurance Company	ASO
The Travelers Indemnity Company	FASO
Travelers Indemnity Company of Canada	FASO
The Travelers Insurance Company	LS
Travelers Life Insurance Company of Canada	LS
Truck Insurance Exchange	ASO
Unionamerica Insurance Company	FAO
Union Mutual Life Insurance Company	LS
The United Canada Insurance Company	FASO
United Investment Life Assurance Company	L
United States Fidelity and Guaranty Company	FASO

Name of Company	Class(es) Licensed
United States Fire Insurance Company	FASO
Utica Mutual Insurance Company	FASO
The Wawanesa Mutual Insurance Company	FASO
The Wawanesa Mutual Life Insurance Company	LS
The Western Assurance Company	FASO
The Western Life Assurance Company	L
Western Surety Company	O
Westmount Life Insurance Company	L
The Yasuda Fire and Marine Insurance Company Limited	FO
Zurich Insurance Company	FASO
Zurich Life Insurance Company of Canada	LS

COMPARISON SUMMARY OF TOTAL BUSINESS

IN ALL CLASSES

	1977			1976		
Other Than Life	**Direct Premium Written**	**Direct Claims Paid**	**Ratio**	**Direct Premiums Written**	**Direct Claims Paid**	**Ratio**
Property	8,869,162	5,003,997	56.42	7,027,042	4,061,987	57.80
Automobile	11,790,381	6,530,128	55.38	11,282,381	6,190,247	54.86
Accident & Sickness	4,421,690	3,292,776	74.46	3,879,838	2,411,966	62.16
All Other Classes	1,460,606	438,953	30.05	867,682	421,291	48.55
TOTAL (a)	26,541,839	15,265,854	57.51	23,056,943	13,085,491	56.75
LIFE INSURANCE (including annuities)	10,811,899	2,356,084	Death Claims	10,795,529	2,310,581	Death Claims
		28,623	Disability Claims		49,137	Disability Claims
		370,621	Matured Endowments		466,541	Matured Endowments
		1,349,720	Total Annuity Payments		418,331	Total Annuity Payments
		936,714	Surrender Values		1,696,304	Surrender Values
		1,111,153	Dividends		1,013,003	Dividends
		36,405	Unclassified			
TOTAL (b)	10,811,899	6,189,320	57.24	10,795,529	6,013,897	55.70
GRAND TOTAL (a) (b)	37,353,738	21,455,174	57.43	33,852,472	19,099,388	56.41

NOTE: See next page for summaries of 1975 and 1974.

COMPARISON SUMMARY OF TOTAL BUSINESS

IN ALL CLASSES

Other Than Life	1975 Direct Premiums Written	1975 Direct Claims Paid	1975 Ratio	1974 Direct Premiums Written	1974 Direct Claims Paid	1974 Ratio
Property	4,934,048	2,499,285	50.65	3,838,471	2,443,731	63.66
Automobile	8,684,829	4,646,663	53.50	6,749,166	4,728,315	70.06
Accident & Sickness	3,270,366	1,965,236	60.09	2,749,272	1,958,739	71.25
All Other Classes	726,286	109,011	15.01	583,054	290,229	49.78
TOTAL (a)	17,615,529	9,220,195	52.34	13,919,963	9,421,017	68.71
LIFE INSURANCE (including annuities)	8,562,208	1,587,713 Death Claims		7,499,536	1,799,746 Death Claims	
		29,669 Disability Claims			36,865 Disability Claims	
		291,634 Matured Endowments			345,422 Matured Endowments	
		810,748 Total Annuity Payments			883,248 Total Annuity Payments	
		763,261 Surrender Values			867,242 Surrender Values	
		907,214 Dividends			772,762 Dividends	
TOTAL (b)	8,562,208	4,390,239	51.27	7,499,536	4,705,285	62.74
GRAND TOTAL (a) (b)	26,177,737	13,610,434	51.99	21,419,499	14,126,302	65.95

PRINCE EDWARD ISLAND MUTUAL FIRE INSURANCE COMPANY

Head Office: Summerside, P.E.I.

INCORPORATED 1885

STATEMENT OF INCOME AND GENERAL RESERVE

YEAR ENDED DECEMBER 31, 1977

	1977		1976	
UNDERWRITING INCOME				
Premiums		$1,416,405		$1,346,676
Less: Reinsurance premiums	$ 154,414		$ 131,026	
Less: faculative commissions	11,877		8,683	
	142,537		122,343	
Unearned premiums	70,779	213,316	288,418	410,761
		$1,203,089		$ 935,915
EXPENSES				
Administration		$ 223,832		$ 178,320
Agents' commissions		227,147		214,594
Depreciation		7,075		5,460
Losses incurred	$ 754,809		$ 666,989	
Less: Recoveries from reinsurance	90,668	664,141	78,031	588,958
Fire prevention tax		10,623		10,157
		$1,132,818		$ 997,489
Net underwriting income (loss)		$ 70,271		$ (61,574)

Other income				
Net interest	$ 154,218		$ 117,499	
Net commissions	4,708		3,300	
Net office rentals	136	$ 159,062	1,302	$ 122,101
Net income		$ 229,333		$ 60,527
General reserve, beginning of year		525,460		464,933
General reserve, end of year		$ 754,793		$ 525,460

PRINCE EDWARD ISLAND MUTUAL FIRE INSURANCE COMPANY

BALANCE SHEET

FOR THE YEAR ENDED DECEMBER 31, 1977

ASSETS	1977	1976
Receivables		
Policyholders for premiums	$ 20,020	$ 15,987
Agents accounts	2,154	11,302
Reinsurance	59,000	10,164
Other	1,838	958
	83,012	38,411
Investments, at cost		
Bonds, shares, investment and deposit certificates (approximate market value $2,105,273 1976 $1,804,526)	2,075,457	1,764,435
Mortgages	3,266	24,625
	2,078,723	1,789,060
Land, buildings and equipment	124,987	122,652
	$2,286,722	$1,950,123

LIABILITIES	1977	1976
Bank Overdraft and advances	$ 131,143	$ 24,778
Accounts payable		
Provision for unpaid loss claims	67,539	53,235
Other	40,412	124,594
	107,951	177,829
Unearned premiums	1,292,835	1,222,056
	1,531,929	1,424,663
EQUITY		
General Reserve	754,793	525,460
	$2,286,722	$1,950,123

HIGHLAND GROUP INSURANCE LIMITED

Head Office: Summerside, P.E.I.

INCORPORATED 1973

STATEMENT OF INCOME AND RETAINED EARNINGS

YEAR ENDED DECEMBER 31, 1977

	1977	1976
Premiums	$ 16,938	$ 17,389
Underwriting expenses:		
Bank charges and interest	297	62
Depreciation	1,123	-
Fees, licenses and taxes	1,076	662
Losses incurred	16,000	-
Office and miscellaneous	483	50
Professional and management fees	1,700	1,763
Reserve for future losses	3,604	4,425
Travel and entertainment	339	443
	24,622	7,405
Underwriting income (loss)	(7,684)	9,984
Interest income	9,647	10,653
Rental (loss)	(3,239)	(101)
	(1,276)	20,536
(Loss) on disposal of property	(21,013)	-
Income (loss) before income taxes	(22,289)	20,536
Income taxes (recoverable)	(4,977)	5,186

Net income (loss)	(17,312)	15,350
Retained earnings, beginning of year	36,903	21,553
	19,591	36,903
Dividends paid	5,850	-
Retained earnings, end of year	$ 13,741	$ 36,903

HIGHLAND GROUP INSURANCE LIMITED
BALANCE SHEET
FOR THE YEAR ENDED DECEMBER 31, 1977

ASSETS	1977	1976
CURRENT		
Receivables		
Trade	$ 479	$ 1,146
Accrued interest	10,529	8,769
Associated company	6,119	20,577
Income tax	4,977	-
	22,104	30,492
Investments	84,850	87,525
Land, building and equipment	4,493	41,013
	$ 111,447	$ 159,030

LIABILITIES	1977	1976
CURRENT		
Bank overdraft	$ 682	$ 635
Accounts Payable		
Trade	788	-
Associated Company	1,187	-
Unearned income	-	40
Income taxes payable	-	5,186
Reserve for unearned premiums	8,469	8,849
	11,126	14,710
Long term	-	24,822
	11,126	39,532
Reserve for future losses	16,580	12,595
SHAREHOLDERS' EQUITY		
Capital stock	$ 70,000	$ 70,000
Retained earnings	13,741	36,903
	83,741	106,903
	$ 111,447	$ 159,030

TABLE "A"

LIFE INSURANCE

Exhibit of Policies in Force (Direct) in Prince Edward Island

Insurer	Policies in Force End of 1976		New Issued and Other Additions in 1977		Policies in Force End of 1977	
	No.	Amount	No.	Amount	No.	Amount
Abbey Life Insurance Company of Canada	2	83,850	1	17,000	3	100,850
The Acadia Life Insurance Company	41	787,730	6	68,142	47	855,872
Actra Fraternal Benefit Society	4	48,000	12	106,500	16	154,500
Allstate Life Insurance Company						
Allstate Life Insurance Company of Canada	17	161,000			17	161,000
American Bankers Life Assurance Company of Florida		293,000		2,728,488		3,021,488
American National Insurance Company						
Assumption Mutual Life Insurance Company	425	1,568,960	5	36,094	430	1,605,054
Atlantic Mutual Life Assurance Company	14	5,988,680	7	3,860,320	21	9,849,000
British Pacific Life Insurance Company	4	32,572			4	32,572
The Canada Life Assurance Company	2,507	50,514,097	112	18,287,338	2,619	68,801,435
Canadian General Life Insurance Company	2	3,760,824		1,681,006	2	5,441,830
Canadian Premier Life Insurance Company	39	6,784,995	7	15,732	46	6,800,727
Chrysler Life Insurance Company of Canada	18	38,116	22	58,963	40	97,079
College Retirement Equities Fund						
Combined Insurance Company of America			3	9,600	3	9,600
The Commercial Life Assurance Company of Canada	184	4,194,652	17	540,493	201	4,735,145
Commercial Union Assurance Company Limited	224	3,660,612	47	1,100,697	271	4,731,309
Confederation Life Insurance Company	1,778	38,624,211	19	7,323,536	1,797	45,947,747
Connecticut General Life Insurance Company		1,134,458				1,134,458
Constellation Life Assurance Company of Canada	10	220,000			10	220,000
Continental Assurance Company		10,000		38,136		48,136
Co-operative Life Insurance Company	557	11,830,170	62	5,741,623	619	17,571,793

The Credit Life Insurance Company						
Crown Life Insurance Company	521	27,741,746	27	2,337,995	548	30,079,741
Cumis Life Insurance Company			159	16,699,968	159	16,699,968
Cuna Mutual Insurance Society	283	17,403,706	35	412,554	318	17,816,260
The Dominion Life Assurance Company	1,534	14,525,127	68	3,187,442	1,602	17,712,569
Eaton Life Assurance Company	143	1,405,271	98	2,692,654	241	4,097,925
Electrical Workers Benefit Association	148	207,200	4	5,600	152	212,800
The Empire Life Insurance Company	1,853	12,901,220	108	1,773,917	1,961	14,675,137
The Equitable Life Insurance Company of Canada	20	16,868,422		3,513,830	20	20,382,252
The Excelsior Life Insurance Company	678	12,414,968	157	3,362,136	835	15,777,104
Family Life Assurance Company	1	964			1	964
Federal Life and Casualty Company						
Fidelity Life Assurance Company	7	115,903			7	115,903
Financial Life Assurance Company of Canada		341,369		443,214		784,583
Fireman's Fund American Life Insurance Company						
Ford Life Insurance Company		1,621,436		1,533,926		3,155,362
Gamble Alden Life Insurance Company		116,406		7,598		124,004
Globe Life Insurance Company	7	28,191		185	7	28,376
The Grand Orange Lodge of British America - Benefit Fund	193	366,122	2	15,351	195	381,473
The Great West Life Assurance Company	27,172	1,744,883,537	2,800	475,023,138	29,972	2,219,906,675
Heritage Life Assurance Company		87,585		24,803		112,388
Holland Life Insurance Society Limited	2	27,034	1	10,000	3	37,034
The Imperial Life Assurance Company of Canada	2,901	58,472,338	645	17,819,171	3,546	76,291,509
Knights of Columbus	160	789,967	59	853,598	219	1,643,565
Laurier Life Insurance Company	91	1,258,593		35,701	91	1,294,294
Life Insurance Company of North America						
London Life Insurance Company	1,333	15,820,257	212	4,191,116	1,545	20,011,373
The Manufacturers Life Insurance Company	526	10,887,551	17	(2,898,375)	543	7,989,176
The Maritime Life Assurance Company						
Maryland Life Insurance Company of Baltimore	969	2,637,996	532	1,471,901	1,501	4,109,897
Metropolitan Life Insurance Company	686	10,627,717	75	737,317	761	11,365,034
Mony Life Insurance Company of Canada			2	28,000	2	28,000

LIFE INSURANCE (continued)

Exhibit of Policies in Force (Direct) in Prince Edward Island

Insurer	Policies in Force End of 1976		New Issued and Other Additions in 1977		Policies in Force End of 1977	
	No.	Amount	No.	Amount	No.	Amount
Monarch Life Assurance Company	25	218,340	3	55,645	28	273,985
The Mutual Life Assurance Company of Canada	6,255	62,705,912	796	18,645,241	7,051	81,351,153
Mutual of Omaha Insurance Company	156	1,569,043	116	3,943,878	272	5,512,921
The National Life Assurance Company of Canada	94	13,151,935	3	1,622,853	97	14,774,788
New York Life Insurance Company	102	2,923,370	9	880,026	111	3,803,396
North American Life Assurance Company	820	88,151,217	11	1,199,328	831	89,350,545
North American Life and Casualty Company	116	1,148,141	1	8,500	117	1,156,641
The North West Life Assurance Company of Canada	8	111,519	1	25,000	9	136,519
Norwich Union Life Insurance Society	41	410,018	5	169,559	46	579,577
Occidental Life Insurance Company of California	634	25,637,764	133	5,600,430	767	31,238,194
Occidental Life Insurance Company of Canada			1	5,000	1	5,000
Old Republic Life Insurance Company		1,622,983		1,935,401		3,558,384
PHF Life Insurance Company						
Pennsylvania Life Insurance Company	2	5,250	5	732,317	7	737,567
Pitts Life Insurance Company	4	77,500			4	77,500
Principal Life Insurance Company of Canada						
Provident Alliance Life Insurance Company		156,022		408,279		564,301
The Prudential Assurance Company Limited	159	22,710,879	10	2,419,557	169	25,130,436
The Prudential Insurance Company of America	4,055	55,630,808	403	26,351,267	4,458	81,982,075
Reliable Life Insurance Company		1,400,365		2,316,150		3,716,515
Royal Insurance Company Limited	23	220,267	6	140,371	29	360,638

The Sovereign Life Assurance Company of Canada	8	1,216,992	17	406,327	25	1,623,319
The Standard Life Assurance Company	770	18,298,060	146	4,268,203	916	22,566,263
Sun Alliance and London Assurance Company Limited	76	2,263,980	4	182,427	80	2,446,407
Sun Life Assurance Company of Canada	2,422	46,965,678	306	8,903,270	2,728	55,868,948
Teachers Insurance and Annuity Association of America	2	73,400	1	50,000	3	123,400
The Travelers Insurance Company	5	66,164		10,235	5	76,399
The Travelers Life Insurance Company of Canada	2	761,687		169,635	2	931,322
Union Mutual Life Insurance Company	2	7,000			2	7,000
United Benefit Life Insurance Company	3	20,450			3	20,450
United Investment Life Assurance Company	98	3,372,320	3	161,051	101	3,533,371
United Transportation Union Insurance Association	3	3,355		25	3	3,380
The Wawanesa Mutual Life Insurance Company	5	30,350			5	30,350
The Western Life Assurance Company	23	553,816			23	553,816
Westmount Life Insurance Company	12	847,000	2	260,000	14	1,107,000
Zurich Life Insurance Company of Canada	39	6,252,868	10	(1,502,212)	49	4,750,656
TOTALS		2,439,841,006		654,264,171		3,094,105,177

TABLE "B"

LIFE INSURANCE

Direct Premium Income and Considerations in Prince Edward Island

Insurer	Direct Premium Income Insurance			Direct Considerations for Annuities			Total Direct Premium Income and Considerations
	Ordinary	Group	Total	Ordinary	Group	Total	
Abbey Life Insurance Company of Canada	280	561	841	497		497	1,338
The Acadia Life Insurance Company	6,033		6,033	11,770		11,770	17,803
Actra Fraternal Benefit Society*			183				183
Aetna Life Insurance Company	1,231	2,813	4,044				4,044
Alliance Mutual Life Insurance Company*			366				366
Allstate Life Insurance Company							
Allstate Life Insurance Company of Canada	1,400	13	1,413				1,413
American Bankers Life Assurance Company of Florida		2,564	2,564				2,564
American National Insurance Company							
Assumption Mutual Life Insurance Company	25,785		25,785	987		987	26,772
Atlantic Mutual Life Assurance Company		48,798	48,798				48,798
British Pacific Life Insurance Company	286		286				286
The Canada Life Assurance Company	514,384	148,136	662,520	402,638	61,620	464,258	1,126,778
Canadian Foresters Life Insurance Society*			6,514				6,514
Canadian General Life Insurance Company	592	14,395	14,987				14,987
Canadian Premier Life Insurance Company	7,735	15,467	23,202	1,038		1,038	24,240
The Capitol Life Insurance Company*			239				239
Chrysler Life Insurance Company of Canada		651	651				651
College Retirement Equities Fund							
Combined Insurance Company of America	53		53				53
The Commercial Life Assurance Company of Canada	23,790	24,729	48,519	4,000		4,000	52,519
Commercial Union Assurance Company Limited	11,394	14,405	25,799	1,000		1,000	26,799
Confederation Life Insurance Company	172,087	120,916	293,003	15,113	10,513	25,626	318,629
Connecticut General Life Insurance Company		9,192	9,192				9,192

Constellation Life Assurance Company of Canada	311		311				311
Continental Assurance Company		(7)	(7)				(7)
Co-operative Life Insurance Company	64,773	62,112	126,885	10,207	101,561	111,768	238,653
The Credit Life Insurance Company							
Crown Life Insurance Company	58,085	114,142	172,227	4,500	479	4,979	177,206
Cumis Life Insurance Company	3,492	87,447	90,939		66,136	66,136	157,075
Cuna Mutual Insurance Society	12,795	15,379	28,174	3,768		3,768	31,942
The Dominion of Canada General Insurance Company*			4,626				4,626
The Dominion Life Assurance Company	194,248	27,362	221,610	76,364	2,309	78,673	300,283
Eaton/Bay Life Assurance Company	14,167		14,167	4,713		4,713	18,880
Electrical Workers Benefit Association*			1,720				1,720
The Empire Life Insurance Company	229,932	30,437	260,369	32,360	1,560	33,920	294,289
The Equitable Life Insurance Company of Canada	5,990	56,348	62,338	2,988		2,988	65,326
The Excelsior Life Insurance Company	198,559	73,904	272,463	91,265	44,399	135,664	408,127
Family Life Assurance Company	35		35				35
Federal Life and Casualty Company							
Fidelity Life Assurance Company	876		876				876
Financial Life Assurance Company of Canada	24	2,377	2,401				2,401
Fireman's Fund American Life Insurance Company							
Ford Life Insurance Company		13,976	13,976				13,976
Gamble Alden Life Insurance Company		946	946				946
Globe Life Insurance Company	170	39	209				209
The Grand Orange Lodge of British America - Benefit Fund*			11,388				11,388
The Great West Life Assurance Company	274,855	131,226	406,081	50,721	362,682	413,403	819,484
Heritage Life Assurance Company		441	441				441
Holland Life Insurance Society Limited	161		161	21		21	182
The Imperial Life Assurance Company of Canada	522,817	62,845	585,662	135,090		135,090	720,752
John Hancock Mutual Life Insurance Co.*			1,701				1,701
Independent Order of Foresters*			4,746				4,746
Knights of Columbus*			15,715				15,715
Laurier Life Insurance Company	5,926	178	6,104				6,104
Life Insurance Company of North America							

LIFE INSURANCE (continued)

Direct Premium Income and Considerations in Prince Edward Island

Insurer	Direct Premium Income Insurance			Direct Considerations for Annuities			Total Direct Premium Income and Considerations
	Ordinary	Group	Total	Ordinary	Group	Total	
Locomotive Engineers Mutual Life & Accident Association*			157				157
London Life Insurance Company	146,205	24,092	170,297	1,665		1,665	171,962
Loyal Protective Life Insurance Company*			36				36
The Manufacturers Life Insurance Company	91,069	13,951	105,020	43,273	22,886	66,159	171,179
The Maritime Life Assurance Company	301,231	79,161	380,392	40,222	21,798	62,020	442,412
Maryland Life Insurance Company of Baltimore		14,458	14,458				14,458
Massachusetts Mutual Life Insurance Company*			6,511				6,511
Metropolitan Life Insurance Company	61,736	34,453	96,189	8,115	38,179	46,294	142,483
Ministers Life & Casualty Union*			298				298
Minnesota Mutual Life Insurance Company*			1,052				1,052
Monarch Life Assurance Company*			6,115				6,115
Montreal Life Insurance Company*			4,310				4,310
Mony Life Insurance Company of Canada	576		576				576
The Mutual Life Assurance Company of Canada	920,451	75,321	995,772	158,632	348,256	506,888	1,502,660
The Mutual Life Insurance Company of New York*			2,419				2,419
Mutual of Omaha Insurance Company	10,078	23,835	33,913	534		534	34,447
The National Life Assurance Company of Canada	6,751	57,009	63,760				63,760
New York Life Insurance Company	68,377	4,158	72,535				72,535
North American Life Assurance Company	132,752	485,383	618,135	14,375	46,104	60,479	678,614
North American Life and Casualty Company	5,911		5,911		800	800	6,711
The North West Life Assurance Company of Canada	3,031		3,031				3,031
Northern Life Assurance Company of Canada*			4,555				4,555
Norwich Union Life Insurance Society	5,556		5,556	263		263	5,819
Occidental Life Insurance Company of California	125,184	7,932	133,116	46		46	133,162
Occidental Life Insurance Company of Canada	224		224	16,545		16,545	16,769
Old Republic Life Insurance Company		24,485	24,485				24,485

PHF Life Insurance Company							
Paul Revere Life Insurance Company*			1,879				1,879
Pennsylvania Life Insurance Company	604	3,116	3,720				3,720
Pitts Life Insurance Company		492	492				492
Presbyterian Ministers' Fund*			815				815
Principal Life Insurance Company of Canada							
Provident Alliance Life Insurance Company		25,685	25,685				25,685
The Prudential Assurance Company Limited	45,576	47,820	93,396		11,523	11,523	104,919
The Prudential Insurance Company of America	471,479	171,433	642,912	118,247		118,247	761,159
Reliable Life Insurance Company	367	9,527	9,894				9,894
Royal Insurance Company Limited*			2,282				2,282
Safeguard Life Assurance Company*			692				692
The Sovereign Life Assurance Company of Canada	3,859	10,821	14,680				14,680
The Standard Life Assurance Company	246,428	628	247,056	13,408		13,408	260,464
State Farm Life Insurance Company*			2,192				2,192
Sun Alliance and London Assurance Company Limited	9,157		9,157				9,157
Sun Life Assurance Company of Canada	420,456	116,377	536,833	301,123	183,944	485,067	1,021,900
Teachers Insurance and Annuity Association of America	505		505				505
Toronto Mutual Life Insurance Company*			1,473				1,473
The Travelers Insurance Company	1,972	1,588	3,560				3,560
The Travelers Life Insurance Company of Canada	61	3,108	3,169				3,169
Union Mutual Life Insurance Company	886		886				886
United Benefit Life Insurance Company	328		328				328
United Investment Life Assurance Company	17,089		17,089	3,919		3,919	21,008
United Transportation Union Insurance Association*			100				100
The Wawanesa Mutual Life Insurance Company	192		192	9,411		9,411	9,603
The Western Life Assurance company	4,039		4,039				4,039
Westmount Life Insurance Company	21,046		21,046	13,936		13,936	34,982
Zurich Life Insurance Company of Canada	2,716	17,012	19,728	517		517	20,245
TOTALS *82,084	5,478,158	2,333,637	7,893,879	1,593,271	1,324,749	2,918,020	10,811,899

NOTE: Companies marked with an * do not provide detailed information.

TABLE "C"

LIFE INSURANCE

Direct Disbursements to Prince Edward Island Policyholders

Insurer	Plan	Death Claims	Disability Claims	Matured Endowments	Total Annuity Payments	Surrender Values	Dividends	Total All Payments
Abbey Life Insurance Company of Canada	O				313			
	G							313
The Acadia Life Insurance Company	O				5,658	76	190	
	G							5,924
Actra Fraternal Benefit Society	O							
	G							
Aetna Life Insurance Company	O							
	G							
Alliance Mutual Life Insurance Company	O							
	G						65	65
Allstate Life Insurance Company	O							
	G							
Allstate Life Insurance Company of Canada	O							
	G							
American Bankers Life Assurance Company of Florida	O							
	G	766						766
American National Insurance Company	O							
	G							
Assumption Mutual Life Insurance Company	O	534		1,000	2,341	15,063		
	G							18,938
Atlantic Mutual Life Assurance Company	O							
	G						117	117
British Pacific Life Insurance Company	O							
	G							

The Canada Life	O	109,006		55,937	101,321	122,105	104,850	
Assurance Company	G	108,138	378		106,442		466	708,643
Canadian Foresters Life	O							
Insurance Society	G						1,649	1,649
Canadian General Life	O							
Insurance Company	G	5,000						5,000
Canadian Premier Life	O						727	
Insurance Company	G	2,000						2,727
Chrysler Life Insurance	O							
Company of Canada	G							
College Retirement	O							
Equities Fund	G							
Combined Insurance	O							
Company of America	G							
The Commercial Life	O				5,023	1,339	172	
Assurance Company of Canada	G							6,534
Commercial Union Assurance	O	32				9,138	602	
Company Limited	G	12,669			189			22,630
Confederation Life	O	106,915		22,206	9,889	94,428	64,988	
Insurance Company	G	88,312						386,738
Connecticut General Life	O							
Insurance Company	G	13,571						13,571
Constellation Life Assurance	O							
Company of Canada	G	26,000						26,000
	O							
Continental Assurance Company	G							
Co-operative Life	O	10,049			7,367	10,754	5,880	
Insurance Company	G	16,979			52,507		6,881	110,417
The Credit Life	O							
Insurance Company	G							
Crown Life	O	8,482		20,282	3,020	14,231	15,306	
Insurance Company	G	131,227			11,848	7,954		212,350
Cumis Life	O	74						
Insurance Company	G	116,240			238		6,645	123,197
Cuna Mutual	O	(3)	3,209		968	386	2,047	
Insurance Society	G	5,233	4,299		66,937		274	83,350
The Dominion Life	O	12,244	600	18,780	56,008	51,711	47,651	
Assurance Company	G	19,735			452	2,858		210,039

LIFE INSURANCE (continued)

Direct Disbursements to Prince Edward Island Policyholders

Insurer	Plan	Death Claims	Disability Claims	Matured Endowments	Total Annuity Payments	Surrender Values	Dividends	Total All Payments
Eaton Life	O		206			777	523	
Assurance Company	G	6,400						7,906
Electrical Workers	O						1,400	
Benefit Association	G							1,400
The Empire Life	O	18,623		41,558		32,596	40,996	
Insurance Company	G	12,805						146,578
The Equitable Life	O	1,133				2,808	1,775	
Insurance Company of Canada	G	(3,744)						1,972
The Excelsior Life	O	20,930		7,910	18,606	31,317	20,579	
Insurance Company	G	37,251			21,363			157,956
Family Life	O							
Assurance Company	G							
Federal Life and	O							
Casualty Company	G							
Fidelity Life	O				5,056		66	
Assurance Company	G							5,122
Financial Life Assurance	O							
Company of Canada	G	1,511						1,511
Fireman's Fund American	O							
Life Insurance Company	G							
Ford Life	O							
Insurance Company	G	13,553						13,553
Gamble Alden Life	O							
Insurance Company	G	284						284
Globe Life	O					82		

Insurance Company	G					14		96
The Grand Orange Lodge of British America - Benefit Fund*	O G							19,384
The Great-West Life Assurance Company of Canada	O G	41,183 75,710		29,354	76,813 126,224	79,686 3,229	75,970	508,169
Heritage Life Assurance Company	O G							
Holland Life Insurance Society Limited	O G					2,033	50	2,083
The Imperial Life Assurance Company of Canada	O G	117,869 3,378		12,338	33,307 372	17,364	50,069	234,697
Indepednent Order of Foresters*	O G							2,528
Knights of Columbus*	O G							7,247
John Hancock Mutual Life Insurance Society*	O G							340
Laurier Life Insurance Company	O G	5,376						5,376
Life Insurance Company of North America	O G							
Locomotive Engineers Mutual Life and Accident Association*	O G							43
London Life Insurance Company	O G	9,961 1,120	3,406	1,000	1,183 358	27,744	33,828 3,843	82,443
Loyal Protective Life Insurance Comapany*	O G							17
The Manufacturers Life Insurance Company	O G	26,723 1,211		22,775	23,139 920	19,461	15,499	109,728
The Maritime Life Assurance Company	O G				3,294		16,803	20,097
The Maryland Life Insurance Company of Baltimore	O G	25,980						25,980
Massachusetts Mutual Life	O							

LIFE INSURANCE (continued)

Direct Disbursements to Prince Edward Island Policyholders

Insurer	Plan	Death Claims	Disability Claims	Matured Endowments	Total Annuity Payments	Surrender Values	Dividends	Total All Payments
Insurance Company*	G							2,566
Metropolitan Life	O	16,733	3,132	13,950	11,738	7,638	19,366	
Insurance Company	G	17,124	1		2,431		409	92,522
Ministers Life and	O							
Casualty Union*	G							216
Minnesota Mutual Life	O							
Insurance Company*	G							5
Monarch Life	O				2,924		1,015	
Assurance Company	G							3,939
Mony Life Insurance	O						34	
Company of Canada	G							34
Montreal Life	O							
Insurance Company*	G							838
Mutual Life Assurance	O	127,340	120	25,209	173,749	192,036	237,210	
Company of Canada	G	21,252			43,673	650	1,546	822,785
Mutual Life Insurance	O							
Company of New York*	G							1,764
Mutual of Omaha	O				49	769	978	
Insurance Company	G							1,796
The National Life Assurance	O	13,140		3,500	3,033	521	1,772	
Company of Canada	G	58,533	13			935		81,447
New York Life	O	124			8	3,882	8,337	
Insurance Company	G	2,307				285		14,943
North American Life	O	36,117		7,519	20,520	32,633	31,074	
Assurance Company	G	313,760			87,421	457		529,501
North American Life &	O					437		

Casualty Company	G	(400)						37
The North West Life	O						155	
Assurance Company of Canada	G							155
Northern Life Assurance	O							
Company of Canada*	G							733
Norwich Union Life	O				1,222	948	582	
Insurance Society	G							2,752
Occidental Life Insurance	O	88,620			46	1,787	44	
Company of California	G	1,060			1,015			92,572
Occidental Life Insurance	O							
Company of Canada	G							
Old Republic Life	O							
Insurance Company	G							
PHF Life	O							
Insurance Company	G							
Pennsylvania Lfe	O							
Insurance Company	G	920						920
Pitts Life	O							
Insurance Company	G							
	O							
Presbyterian Ministers Fund*	G							82
Principal Life Insurance	O							
Company of Canada	G							
Provident Alliance Life	O							
Insurance Company	G							
The Prudential Assurance	O	37,408		41,081		2,689	15,549	
Company Limited	G				20,156			116,883
The Prudential Insurance	O	67,700	(61)	8,389	19,277	25,406	74,595	
Company of America	G	64,614	10,006				7,722	277,648
Reliable Life	O							
Insurance Company	G							
Royal Insurance	O					272	74	
Company Limited	G							346

LIFE INSURANCE (continued)

Direct Disbursements to Prince Edward Island Policyholders

Insurer	Plan	Death Claims	Disability Claims	Matured Endowments	Total Annuity Payments	Surrender Values	Dividends	Total All Payments
The Sovereign Life	O						60	
Assurance Company of Canada	G		180					240
The Standard Life	O				13,750	11,037	66,064	
Assurance Company	G				20,896		35	111,782
State Farm Life	O							
Insurance Company	G							324
Sun Alliance and London	O						306	
Assurance Company Limited	G							306
Sun Life Assurance	O	144,575	100	36,833	71,303	103,214	106,925	
Company of Canada	G	126,384			97,593		16,576	703,503
Teachers Insurance and Annuity	O				2,157		189	
Association of America	G							2,346
Toronto Mutual Life and	O							
Casualty Company*	G							318
The Travelers	O	(1,190)						
Insurance Company	G	5,042	(43)					3,809
The Travelers Life	O							
Insurance Company of Canada	G	2,461						2,461
Union Mutual Life	O					3,600	323	
Insurance Company	G							3,923
United Benefit Life	O							
Insurance Company	G							
United Investment Life	O				15,224			
Assurance Company	G							15,224

United Transportation Union	O							
Insurance Association*	G							
The Wawanesa Mutual	O				362		29	
Life Insurance Company	G							391
The Western Life	O					364	47	
Assurance Company	G							411
Westmount Life	O							
Insurance Company	G							
Zurich Life Insurance	O	2,000		1,000	17		226	
Company of Canada	G		3,077					6,320
TOTALS *36,405		2,356,084	28,623	370,621	1,349,720	936,714	1,111,153	6,189,320

NOTE: Companies marked with an * do not provide detailed information.

PROPERTY INSURANCE

Insurer	1977 Direct Premium Income	1977 Direct Claims Incurred	1977 Loss Ratio %	1976 Direct Premium Income	1976 Direct Claims Incurred	1976 Loss Ratio %
The Aetna Casualty Company of Canada	9,524	712	7.47	996		
The Aetna Casualty and Surety Company	3,296	2,166	65.71	9,597	5,782	60.24
The Aetna Insurance Company	109,341	597	.54	18,087	2,587	14.30
Affiliated FM Insurance Company	42,201			4,535		
Allendale Mutual Insurance Company	2,191			3,098		
Allstate Insurance Company						
Allstate Insurance Company of Canada	25,158	297	1.18	(4,277)	(6,432)	
American Bankers Insurance Company of Florida	29,635	7,098	23.95	11,857	1,838	15.50
American Home Assurance Company	80,567	(6,567)		72,034	31,042	43.09
The American Insurance Company	5,505	1,857	33.73	3,764	963	25.58
The American Road Insurance Company						
Anglo Canada General Insurance Company	32,046	464	1.44			
Argonaut Insurance Company						
Arkwright-Boston Manufacturers Mutual Insurance Company						
Buffalo Insurance Company	140			17,875		
CNA Assurance company	45			4,281	207	4.83
The Canada Accident and Fire Assurance Company	200,917	53,359	26.55	163,600	152,812	93.40
Canada Security Assurance Company	232	632	272.41	16,336	7,874	48.20
Canada General Insurance Company	350,205	161,681	46.16	242,134	100,933	41.68
The Canadian Indemnity Company	240,491	243,541	101.26	227,689	137,177	60.24
The Canadian Surety Company	43,379	83,033	191.41	37,276	5,846	15.68
Canners Exchange Subscribers at Warner Inter-Insurance Bureau	46,442			33,087		
The Casualty Company of Canada	257,620			215,750	99,206	45.98
Centennial Insurance Company	2,345					
Chateau Insurance Company	713	1,108	155.39	2,453	19	.77
Chrysler Insurance Company						
Commerce and Industry Insurance Company of Canada				(11)		
Commercial Union Assurance Company of Canada	588,511	688,223	116.94	559,438	315,929	56.47

Commercial Union Assurance Company Limited						
Commonwealth Insurance Company	82,652	529	.64	4,736	(90)	
Consolidated Fire & Casualty Insurance Company		40				
Consolidated Fire & Gas Company Limited				1,039	200	19.24
Constitution Insurance Company of Canada	2,937	200	6.80	729	182	24.96
The Continental Insurance Company	83,726	251,361	300.21	70,555	45,935	65.10
Co-operative Fire and Casualty Company	726,619	347,297	47.79	528,807	320,724	6.06
Coronation Insurance Company Limited	4,162	44,094	1,059.44	55,847	182,979	327.64
Cumis Insurance Society, Inc.	25,783	9,133	35.42	23,117	14,280	61.77
The Dominion of Canada General Insurance Company	81,739	24,767	30.30	74,593	13,552	18.16
The Dominion Insurance Corporation	3,594	689	19.17	7,923	369	4.65
Eaton Insurance Company	25,275			246		
Ecclesiastical Insurance Office Limited	34,359	3,900	11.35	16,004	9,167	57.27
Economical Mutual Insurance Company						
Elite Insurance Company				193		
Emmco Insurance Company	2,729					
Employers Mutual Liability Insurance Company of Wisconsin	18,181	394	2.16	2,564		
Federal Fire Insurance Company				2,216	1,465	66.11
Federal Fire Insurance Company of Canada	2,376	242	10.18			
Federal Insurance Company	70	138	197.14	2,037	39,646	1,946.29
Fidelity Insurance Company of Canada	66,235	15,269	2.36	63,839	20,146	31.55
The Fire Insurance Company of Canada	(1)	(372)		(121)	(1,514)	
Fireman's Fund Insurance Company	21,529	(1,573)		20,415	38,819	190.14
Fireman's Fund Insurance Company of Canada	46,429	31,158	67.10	26,884	5,712	21.24
Foremost Insurance Company						
The General Accident Assurance Company of Canada	119,698	86,719	72.44	156,705	51,166	32.65
General Security Insurance Company of Canada	80,269	49,301	61.41	75,703	53,915	71.21
Gerling Global General Insurance Company					7,427	
Gibraltar General Insurance Company	92,961	2,334	2.51	67,709	12,411	18.32
The Globe Indemnity Company of Canada	10,869	(611)		13,974	4,676	33.46
Grain Insurance and Guarantee Company	10,842	3,036	28.00	7,198	153	2.12
Great American Insurance Company	797,260	573	.07	7,457	3,057	40.99
Great Eastern Insurance Company		19		190		
Guardian Insurance Company of Canada	293,981	132,464	45.05	286,519	67,227	23.46
Halifax Insurance Company	5,554	(7,556)		8,174	867	10.60
Hartford Fire Insurance Company	3,379	(86)		7,876	10,722	136.13

PROPERTY INSURANCE (continued)

Insurer	1977 Direct Premium Income	1977 Direct Claims Incurred	1977 Loss Ratio %	1976 Direct Premium Income	1976 Direct Claims Incurred	1976 Loss Ratio %
Herald Insurance Company						
Highland Group Insurance Ltd.	16,938	19,604	115.73	17,389	4,425	25.44
Highlands Insurance Company						
The Home Insurance Company	141,572	237,543	167.78	137,983	70,949	51.41
The Hudson Bay Insurance Company	92	1,963	2,133.69	319	1,480	463.94
The Imperial Guarantee & Accident Insurance Company of Canada	5,097	(1,515)		56,647	36,522	64.47
Insmor Mortgage Insurance Company						
Insurance Company of North America	31,692	4,361	13.76	50,574	1,596	3.15
Insurance Corporation of Ireland Limited	13,413	(2,836)		8,195	30,850	376.44
Kent General Insurance Corporation	18,880	1,015	5.37			
Liberty Mutual Insurance Company	3,453					
Liberty Mutual Fire Insurance Company	1,118	70	6.26	1,747		
The Liverpool & London & Globe Insurance Company Limited				1,793	14,316	798.43
The London Assurance		143		1,128	10,578	937.76
The London & Lancashire Insurance Company Limited				3,696	3,551	96.07
London and Midland General Insurance Company	18,140	9,626	53.06	15,442	15,454	100.07
Lumbermen's Mutual Casualty Company	15,511	13,290	85.68	10,930	1,435	13.12
Markel Insurance Company of Canada	600	(70)		400		
Maryland Casualty Company		(667)		6,363	(10,694)	
Midland Insurance Company						
New Hampshire Insurance Company	1,180			11		
Non-Marine Underwriters, Members of Lloyd's, London, England	85,343	343,767	402.80	109,790	615,175	560.31
North American Company for Property and Casualty Insurance	2,503	2,519	100.63	4,080	2,113	51.78
Northumberland General Insurance Company	3,367	(1,110)		55,288	35,918	64.96
Norwich Union Fire Insurance Society Limited				2,552	2,956	115.83
Nova Scotia General Insurance Company	25,991	11,707	45.04			

Old Republic Insurance Company						
Pacific Employers Insurance Company						
The Paul Revere Life Insurance Company				1,559	360	23.09
Pearl Assurance Company Limited	4			142	1,228	864.78
The Personal Insurance Company of Canada	110					
Phoenix Assurance Company of Canada	145,425	40,274	27.69	139,477	97,526	69.92
Phoenix Assurance Company Limited						
Phoenix Insurance Company	600	18,910	3,151.66		1,973	
Pitts Insurance Company	36,639	2,704	7.38	25,785	17,425	67.57
The Portage La Prairie Mutual Insurance Company	1,416,405	754,809	53.29	1,346,676	666,989	49.52
Prince Edward Island Mutual Fire Insurance Company	189			696		
Protection Mutual Insurance Company	217,243	46,986	21.62	200,191	66,209	33.07
The Prudential Assurance Company Limited						
Quebec Assurance Company	5,333	1,698	31.83	13,548	8,121	59.94
Reliance Insurance Company of Philadelphia	(1,187)	708		3,736	10,108	270.55
Royal Insurance Company of Canada	859,436	200,262	23.30	479,556	206,804	43.12
Royal Insurance Company Limited				30,030	20,851	69.43
St. Paul Fire and Marine Insurance Company	9,965	156,428	1,569.77	1,220	48	3.93
Saskatchewan Mutual Insurance Company	169	19,681	1,645.56	6,786	7,208	106.21
The Scottish Union and National Insurance Company				(1,461)	136	
Security Insurance Company of Hartford		380		1,253	39	3.11
Security Mutual Casualty Company	65,269	3,507	5.37	73,944	28,229	38.17
Sentry Insurance a Mutual Company	21,131	2,869	13.57	18,189	10,825	59.51
Sovereign General Insurance Company	5,695	507	8.90	4,926		
The Stanstead and Sherbrooke Insurance Company	17,779	12,436	69.94	21,934	29,068	132.52
Sun Alliance Insurance Company	436,116	270,473	62.01	400,415	93,926	23.45
Toronto General Insurance Company						
Traders General Insurance Company	21,056	4,225	20.06	4,819	1,871	38.82
Transport Indemnity Company						
The Travelers Indemnity Company	3,766	4,866	129.20	346	1,310	378.61
Travelers Indemnity Company of Canada	90,984	77,192	84.84	13,918	19,430	139.60
The Travelers Insurance Company		642				
The United Canada Insurance Company	840					
United States Fidelity and Guaranty Company	5,148	2,652	51.51	2,543	1,753	68.93
United States Fire Insurance Company	28,714	143,222	508.34	44,665	11,836	26.49

PROPERTY INSURANCE (continued)

Insurer	1977 Direct Premium Income	1977 Direct Claims Incurred	1977 Loss Ratio %	1976 Direct Premium Income	1976 Direct Claims Incurred	1976 Loss Ratio %
Utica Mutual Insurance Company	2,280	714	31.31	3,068	3,947	128.65
The Wawanesa Mutual Insurance Company	255,139	331,055	129.75	255,072	88,751	34.79
The Western Assurance Company	110,075	32,358	29.39	271,336	70,416	25.95
The Yasuda Fire and Marine Insurance Company Limited						
Zurich Insurance Company	16,238	3,369	20.74	5,619		
TOTALS	8,869,162	5,003,997	56.42	7,027,042	4,061,987	57.80

AUTOMOBILE INSURANCE

Insurer	1977 Direct Premium Income	1977 Direct Claims Incurred	1977 Loss Ratio *	1976 Direct Premium Income	1976 Direct Claims Incurred	1976 Loss Ratio %
The Aetna Casualty Company of Canada	1,036	168	16.21			
The Aetna Casualty and Surety Company	13,667	56,389	412.59	3,628	27,306	752.64
The Aetna Insurance Company	799			11,610	1,603	13.80
Affiliated FM Insurance Company						
Allstate Insurance Company						
Allstate Insurance Company of Canada	56,497	36,569	64.72	46,138	7,454	16.15
American Bankers Insurance Company of Florida						
American Home Assurance Company	1,418	(8)		879	22	2.50
The American Insurance Company	10,175	1,464	14.38	426	6,821	1,601.17
The American Road Insurance Company	47			63		
Anglo Canada General Insurance Company	10,412	152	1.45			
Argonaut Insurance Company						
Buffalo Insurance Company						
CNA Assurance Company	(366)	(2)		1,108	6,791	612.90
The Canada Accident and Fire Assurance Company	1,096,782	600,888	54.78	1,079,191	493,801	45.75
Canada Security Assurance Company	570	(1,894)		20 181	12,286	60.87
Canadian General Insurance Company	1,006,267	395,873	39.34	860,754	336,498	39.09
The Canadian Indemnity Company	162,915	83,815	51.44	148,925	52,165	35.02
The Canadian Surety Company	45	(1,435)		(16,400)	937	
The Casualty Company of Canada	534,964			370,888	199,644	53.82
Chateau Insurance Company	7	3	42.85			
Commerce and Industry Insurance Company of Canada						
Commercial Union Assurance Company of Canada	1,471,695	836,132	56.81	1,642,212	784,190	47.75
Commonwealth Insurance Company	10,051	7,604	75.65	22,988	400	1.74
Constitution Insurance Company of Canada						
The Continental Insurance Company	61,840	33,444	54.08	88,299	28,753	32.56
Co-operative Fire and Casualty Company	2,714,518	1,234,158	45.46	2,401,613	1,278,540	53.23
Coronation Insurance Company Limited						
Cumis Insurance Society, Inc.	139			208		

AUTOMOBILE INSURANCE (continued)

Insurer	1977 Direct Premium Income	1977 Direct Claims Incurred	1977 Loss Ratio *	1976 Direct Premium Income	1976 Direct Claims Incurred	1976 Loss Ratio %
The Dominion of Canada General Insurance Company	284,508	238,514	83.83	213,265	110,335	51.73
The Dominion Insurance Corporation	2,305	1,255	54.44	1,719	1,369	79.63
Eaton Insurance Company	322	(1,840)		858	2,091	243.70
Economical Mutual Insurance Company						
Emmco Insurance Company						
Employers Mutual Liability Insurance Company of Wisconsin	10,439	1,771	16.96	8,975	1,677	18.68
Federal Fire Insurance Company				5,626	926	16.45
Federal Fire Insurance Company of Canada	(69)	209				
Federal Insurance Company	163			542	18	3.32
Fidelity Insurance Company of Canada	22,359	22,439	100.36	1,392	435	31.25
Fire Insurance Company of Canada		3,325		(52)	(3,437)	
Fireman's Fund Insurance Company	2,328	(85)		6,500	33,727	578.87
Fireman's Fund Insurance Company of Canada	41,777	5,741	13.74	38,395	24,014	62.54
Foremost Insurance Company						
The General Accident Assurance Company of Canada	190,145	58,916	30.98	160,883	116,864	72.63
General Security Insurance Company of Canada	118,960	46,208	38.84	113,858	56,465	49.59
Gibraltar General Insurance Company	134,700	214,375		129,128	37,246	28.84
The Globe Indemnity Company of Canada	36,850	13,892	37.69	484	7,394	1,527.68
Gore Mutual Insurance Company		141				
Grain Insurance and Guarantee Company						
Great American Insurance Company	(271)	(6,146)		(4,748)	(1,237)	
Great Eastern Insurance Company	(1,381)			1,181	684	57.91
Guardian Insurance Company of Canada	599,030	409,332	68.33	690,366	506,813	74.85
The Halifax Insurance Company	(2,090)	(936)		(2,261)	(5,092)	
Hartford Fire Insurance Company	4,878	(328)		8,408	1,279	15.21
Herald Insurance Company						

Highlands Insurance Company						
The Home Insurance Company	813	(2,317)		(665)	3,854	
The Hudson Bay Insurance Company	(551)	(434)		588	557	94.72
Ideal Mutual Insurance Company	(9,530)	26		(454)		
The Imperial Guarantee & Accident Insurance Company of Canada	12,588	14,882	118.22	95,647	48,681	50.89
Insurance Company of North America	51	303	594.11	4,625	(1,277)	
Insurance Corporation of Ireland Limited	152			10		
Liberty Mutual Insurance Company		(4)				
Liberty Mutual Fire Insurance Company	22,527	15,331	68.05	21,057	9,855	46.80
The London Assurance		4,681			7,389	
London and Edinburgh General Insurance Company of Canada		59,477		(84)	(7,910)	
The London & Lancashire Insurance Company Limited				502	2,097	417.72
London & Midland General Insurance Company					(1)	
Lumbermen's Mutual Casualty Company	19,944	(14,275)		24,268	(25,659)	
Markel Insurance Company of Canada	611	479	13.425	1,695	12.62	
Maryland Casualty Company				(1,242)	3,541	
Midland Insurance Company						
Motors Insurance Corporation	19,116	29,532	154.48	11,082	4,477	40.39
New Hampshire Insurance Company		(2)			39	
Non-Marine Underwriters, Members of Lloyd's, London, England	43,043	8,921	20.72	23,109	14,104	61.03
North American Company for Property and Casualty Insurance	57			39		
Northumberland General Insurance Company	(515)	(9,125)		5,601	(11,885)	
Norwich Union Fire Insurance Society Limited	(4,272)	(10,103)		2,286	(6,681)	
Nova Scotia General Insurance Company	38,570	5,606	14.53			
Old Republic Insurance Company						
Pacific Employers Insurance Company					(1)	
Pearl Assurance Company Limited		5,205		877	577	65.79
The Personal Insurance Company of Canada	1,419	356	25.08	911	49	5.37
Phoenix Assurance Company of Canada	150,100	38,886	25.90	105,345	33,223	31.53
Phoenix Assurance Company Limited						
The Phoenix Insurance Company						
Pitts Insurance Company	775	(2,594)		923	7,275	788.19
The Portage La Prairie Mutual Insurance Company						
The Prudential Assurance Company Limited	241,983	58,846	24.31	158,448	54,226	34.22
Quebec Assurance Company	24,399	525	2.15	41,966	46,351	110.44

AUTOMOBILE INSURANCE (continued)

Insurer	1977 Direct Premium Income	1977 Direct Claims Incurred	1977 Loss Ratio %	1976 Direct Premium Income	1976 Direct Claims Incurred	1976 Loss Ratio %
Reliance Insurance Company of Phiadelphia	955	4,659	487.85	745	15	2.01
Royal Insurance Company of Canada	805,633	553,599	68.71	525,951	216,328	41.13
Royal Insurance Company Limited				44,495	17,173	38.59
St. Paul Fire and Marine Insurance Company		200		(1,235)	(200)	
Saskatchewan Mutual Insurance Company	(3,658)	4,158		23,307	33,999	145.87
The Scottish Union & National Insurance Company				223		
Security Mutual Casualty Company	130,101	72,264	55.54	141,647	64,797	45.74
Sentry Insurance A Mutual Company	176	(412)		1,484	2,739	184.56
Sovereign General Insurance Company	43,001	18,319	42.60	38,625	21,138	54.72
The Stanstead and Sherbrooke Insurance Company	197,935	121,159	61.16	500,616	223,602	44.66
Sun Alliance Insurance Company						
Toronto General Insurance Company		(20)		229	(114)	
Traders General Insurance Company	624	(11)			299	130.56
Transport Indemnity Company						
Transport Insurance Company				452	490	108.40
The Travelers Indemnity Company	(29)	144				
Travelers Indemnity Company of Canada	115,617	84,798	73.34	169,486	192,362	113.49
Truck Insurance Exchange						
United Canada Insurance Company	5,100			25,655	8,768	34.17
United States Fidelity and Guaranty Company	1,304	5,998	459.96	70	17	24.28
United States Fire Insurance Company	(17)	(8)				
Utica Mutual Insurance Company						
The Wawanesa Mutual Insurance Company	994,639	926,824	93.18	763,538	726,400	95.13
The Western Assurance Company	330,004	249,727	75.67	474,905	363,555	76.55
The Yasuda Fire and Marine Insurance Company, Limited				6,694	5,519	82.44
Zurich Insurance Company	285	(5,575)				
TOTALS	11,790,381	6,530,128	55.38	11,282,381	6,190,247	54.86

ACCIDENT AND SICKNESS INSURANCE

Insurer	1977 Direct Premium Income	1977 Direct Claims Incurred	1977 Loss Ratio %	1976 Direct Premium Income	1976 Direct Claims Incurred	1976 Loss Ratio %
Abbey Life Insurance Company of Canada				139		
Actra Fraternal Benefit Society	138			268	68	25.37
The Aetna Casualty Company of Canada						
The Aetna Casualty and Surety Company	(2)					
The Aetna Insurance Company		644		(236)	(31)	
Aetna Life Insurance Company						
Allstate Insurance Company	5,015	38,205	761.81	4,240		
Allstate Insurance Company of Canada						
Allstate Life Insurance Company				31		
Allstate Life Insurance Company of Canada	22			5,458	772	14.14
American Bankers Insurance Company of Florida	4,945	415	8.39	1,490		
American Bankers Life Assurance Company of Florida	1,682					
American Home Assurance Company						
American National Insurance Company						
Argonaut Insurance Company	18,318	10,795	58.93	4,456	609	13.67
Atlantic Mutual Life Assurance Company						
The British Aviation Insurance Company Limited	1,690	(7,268)		2,053	1,976	96.25
British Pacific Life Insurance Company						
CNA Assurance Company	116,193	14,114	12.14	101,505	48,377	47.66
The Canada Accident and Fire Assurance Company	1,200	24,102	2,008.50	742	235	31.67
The Canada Life Assurance Company	131,320	118,879	90.52	113,717	90,010	79.15
Canadian General Insurance Company						
Canadian General Life Insurance Company	13,475	2,920	21.66	13,784	21,809	158.22
The Canadian Indemnity Company						
Canadian Premier Life Insurance Company				976		
The Canadian Surety Company						
The Casualty Company of Canada						
Chateau Insurance Company						
Chrysler Life Insurance Company						

ACCIDENT AND SICKNESS INSURANCE (continued)

Insurer	1977 Direct Premium Income	1977 Direct Claims Incurred	1977 Loss Ratio %	1976 Direct Premium Income	1976 Direct Claims Incurred	1976 Loss Ratio %
Chrysler Life Insurance Company of Canada	786	53	6.74	591	10	1.69
Combined Insurance Company of America	568,494	173,487	30.51	500,399	137,608	27.50
Commercial Travelers Mutual Insurance Company	2,181	(4)		1,914	2,416	126.23
Commercial Union Assurance Company of Canada	4,858	1,694	34.87	3,965	(983)	
Commercial Union Assurance Company Limited						
Commonwealth Insurance Company						
Confederation Life Insurance Company	248,229	64,953		137,875	84,489	61.28
Connecticut General Life Insurance Company	24	2		50	8	16.00
Constellation Life Assurance Company of Canada	64,391	41,865	65.01	14,490	54,441	375.71
Constitution Insurance Company of Canada						
The Continental Assurance Company		273				
The Continental Insurance Company	269	42	15.61			
The Co-operative Fire and Casualty Company	26,231	22,898	87.29	20,663	8,792	42.55
Coronation Insurance Company Limited						
The Credit Life Insurance Company						
Crown Life Insurance Company	134,009	135,780	101.32	126,699	44,757	35.33
Cumis Insurance Society, Inc.	180			(27)		
Cumis Life Insurance Company	45,731	2,146	4.69			
Cuna Mutual Insurance Society	2,114	5,183	245.17	39,178	20,532	52.41
The Dominion of Canada General Insurance Company	4,158	2,121	51.01	3,581	3,078	85.95
The Dominion Insurance Corporation						
The Dominion Life Assurance Company	54,169	82,181	151.71	57,842	32,808	56.72
Eaton Insurance company	942	1,941	206.05	1,406	2,494	177.38
Eaton Life Assurance Company	3,801	1,750	46.04	4,773	2,475	51.85
Economical Mutual Insurance Company	2,447	656	26.80	2,539	614	24.18
Emmco Insurance Company						
The Empire Life Insurance Company						
Employers Mutual Liability Insurance Company of Wisconsin						
Equitable Life Insurance Company of Canada	7,100	8,157	114.88			
The Excelsior Life Insurance Company	40,382	20,236	50.11	37,307	30,109	80.70

Federal Life and Casualty Company	15,652	23,865	152.47	178,133	16,738	9.40
Fidelity Insurance Company of Canada						
Financial Life Assurance Company of Canada	6,506	1,717	26.39	8,265	6,903	83.52
Fireman's Fund American Life Insurance Company	117			51		
Fireman's Fund Insurance Company of Canada						
Ford Life Insurance Company	18,762			14,910	4,937	33.11
Foremost Insurance Company						
Gamble Alden Life Insurance Company	919	4,971	540.91			
The General Accident Assurance Company of Canada						
General Security Insurance Company of Canada						
Gibraltar General Insurance Company						
The Globe Indemnity Company of Canada				20		
Globe Life Insurance Company				47		
Grain Insurance and Guarantee Company						
Great American Insurance Company						
Great Eastern Insurance Company						
The Great-West Life Assurance Company	196,877	138,147	70.16	141,754	53,769	37.93
Guardian Insurance Company of Canada	1,597	2,773	173.63	561	1,725	307.48
The Halifax Insurance Company	54			90		
Hartford Fire Insurance Company						
Herald Insurance Company						
Heritage Life Assurance Company						
The Home Insurance Company						
The Hudson Bay Insurance Company						
The Imperial Life Assurance Company of Canada	45,940	36,388	79.20	43,703	19,290	44.14
Insurance Company of North America	339	410	120.94	149	25	16.78
Insurance Corporation of Ireland Limited						
John Hancock Mutual Life Insurance Company	31					
Laurier Life Insurance Company	3,155	624	19.77	2,153	998	46.35
Liberty Mutual Insurance Company						
Liberty Mutual Fire Insurance Company						
Life Insurance Company of North America	1,826	223	12.21	2,740	6,301	229.96
The London Assurance				4		
London and Edinburgh General Insurance Company of Canada						
London Life Insurance Company	55,307	55,787	100.86	50,516	56,634	112.11
London and Midland General Insurance Company	15,510	17,051	109.93	19,032	11,518	60.52
Loyal Protection Life Insurance Company				423		
Lumbermen's Mutual Casualty Company	15			(33)		

ACCIDENT AND SICKNESS INSURANCE (continued)

Insurer	1977 Direct Premium Income	1977 Direct Claims Incurred	1977 Loss Ratio %	1976 Direct Premium Income	1976 Direct Claims Incurred	1976 Loss Ratio %
Manufacturers Mutual Life Insurance Company	1,917	608	31.71	2,172	1	.04
Maritime Hospital Service Association	1,301,015	1,275,325	98.02	1,076,239	1,033,838	96.06
The Maritime Life Assurance Company	42,425	13,560	31.96	28,463	2,185	7.68
Markel Insurance Company of Canada						
Maryland Casualty Company				(19,954)	(56,731)	
Maryland Life Insurance Company of Baltimore	33,689	66,554	197.55			
Massachusetts Mutual Life Insurance Company	2,150	4,201	195.39	2,132	499	23.41
Metropolitan Life Insurance Company	26,557	8,338	31.39	33,095	33,028	99.80
Midland Insurance Company						
Mony Life Insurance Company of Canada						
The Mutual Life Assurance Company of Canada	117,175	104,224	88.94	92,955	85,365	91.83
Mutual of Omaha Insurance Company	135,403	64,584	47.69	213,690	104,208	48.77
National Fidelity Life Insurance Company	6,242			5,379		
The National Life Assurance Company of Canada	36,460	35,702	97.92	33,640	27,158	80.73
New York Life Insurance Company	2,385	3,708	155.47	3,069	7,357	239.72
Non-Marine Underwriters, Members of Lloyd's, London, England	13,320	3,250	24.39	3,988	2,836	71.11
North American Company for Property and Casualty Insurance	163			118		
North American Life Assurance Company	54,812	6,256	11.41	37,261	9,291	24.94
North American Life and Casualty Company	148			148	550	371.62
Northumberland General Insurance Company						
The North West Life Assurance Company of Canada	3,608	3,565	98.80	2,999	2,720	90.70
Occidental Life Insurance Company of California	10,406	6,626	63.67			
Occidental Life Insurance Company of Canada				10,443	11,061	105.92
Old Republic Insurance Company						
Old Republic Life Insurance Company	11,408	600	5.213	(5,122)		
The Order of United Commercial Travelers of America	1,071	1,535	143.32	1,150	629	54.70
PHF Life Insurance Company						
Pacific Employers Insurance Company						

The Paul Revere Life Insurance Company	3,088	104	3.36			
Pennsylvania Life Insurance Company	51,329	26,197	5.12	52,338	962	1.84
The Personal Insurance Company of Canada						
Phoenix Assurance Company of Canada	(10)			397		
Phoenix Assurance Company Limited						
Pitts Insurance Company		(37)			(184)	
Pitts Life Insurance Company	52,823	35,220	66.67	43,936	24,821	56.49
Provident Alliance Life Insurance Company						
The Prudential Assurance Company Limited	2,003	602	30.05	1,127	456	40.46
The Prudential Insurance Company of America	153,793	104,380	67.87	142,892	94,939	66.44
Quebec Assurance Company	25			55		
Reliable Life Insurance Company	393			479		
Reliance Insurance Company of Philadelphia						
Royal Insurance Company of Canada	707	141	19.94	1,308	880	67.28
Royal Insurance Company Limited				38		
St. Paul Fire and Marine Insurance Company						
Saskatchewan Mutual Insurance Company						
Security Mutual Casualty Company	127			182		
Sovereign General Insurance Company						
The Stanstead and Sherbrooke Insurance Company	93					
Sun Alliance Insurance Company	2,527	(200)		2,350		
Sun Life Assurance Company of Canada	334,287	352,474	105.44	286,991	151,418	52.76
Teachers Insurance and Annuity Association of America						
Toronto General Insurance Company						
Traders General Insurance Company						
Transport Insurance Company						
The Travelers Indemnity Company						
Travelers Indemnity Company of Canada						
The Travelers Insurance Company	199	642	322.61	125	705	564
Travelers Life Insurance Company of Canada	27,240	11,058	40.59	22,664	6,316	27.87
Truck Insurance Exchange						
Union Mutual Life Insurance Company	1,343	2,909	216.60	1,343	3,271	243.56
The United Canada Insurance Company						
United States Fidelity and Guaranty Company						
United States Fire Insurance Company						
Utica Mutual Insurance Company						

ACCIDENT AND SICKNESS INSURANCE (continued)

Insurer	1977 Direct Premium Income	1977 Direct Claims Incurred	1977 Loss Ratio %	1976 Direct Premium Income	1976 Direct Claims Incurred	1976 Loss Ratio %
The Wawanesa Mutual Insurance Company						
The Wawanesa Mutual Life Insurance Company						
The Western Assurance Company	953			719	90	12.52
Western Life Assurance Company	40					
Zurich Insurance Company	13	296	2,276.92	257	(4,440)	
Zurich Life Insurance Company of Canada	123,264	110,178	89.38	117,051	107,548	91.88
TOTALS	4,421,690	3,292,776	74.46	3,879,838	2,411,966	62.16

ALL OTHER CLASSES OF INSURANCE

Excepting Life, Fire, Auto, Accident and Sickness which are reported in detail elsewhere in this Report

	1977			1976		
	Direct Premium Income	Direct Claims Incurred	Loss Ratio %	Direct Premium Income	Direct Claims Incurred	Loss Ratio %
The Aetna Casualty Company of Canada	993	322	32.42	9,206	(3,166)	
The Aetna Casualty and Surety Company	2,425	23,281	960.40			
The Aetna Insurance Company				36		
Affiliated FM Insurance Company				401		
Allendale Mutual Insurance Company	(19)			(80)		
Allstate Insurance Company						
Allstate Insurance Company of Canada	1,373	1,248	90.89	13	(8,575)	
American Home Assurance Company	27,958	18,026	64.47	9,339		
The American Insurance Company				88		
The American Road Insurance Company						
Anglo Canada General Insurance Company	3,155					
Armonaut Insurance Company						
Arkwright-Boston Manufacturers Mutual Insurance Company	73			44		
The Boiler Inspection and Insurance Company of Canada	17,758	(10,804)		40,354	7,541	18.68
The British Aviation Insurance Company Limited	34			99		
Buffalo Insurance Company						
CNA Assurance Company	6,094	62,070	1,018.54	7,903	46,047	582.65
The Canada Accident and Fire Assurance Company	14,706		14,313	(641)		
Canada Security Assurance Company	(949)	(106)		2,149	225	10.46
Canadian General Insurance Company	153,381	93,330	60.84	119,147	67,988	57.06
The Canadian Indemnity Company	20,251	21,143	104.40	14,291	40,394	282.65
Canadian Safe Drivers Plan						
The Canadian Surety Company	46,497	(381)		25,224	4,783	18.96
The Casualty Company of Canada	11,197			9,169	(356)	
Chateau Insurance Company						
Chrysler Insurance Company						

ALL OTHER CLASSES OF INSURANCE (continued)

Excepting Life, Fire, Auto, Accident and Sickness which are reported in detail elsewhere in this Report

	1977			1976		
	Direct Premium Income	Direct Claims Incurred	Loss Ratio %	Direct Premium Income	Direct Claims Incurred	Loss Ratio %
Commerce and Industry Insurance Company of Canada				2,014		
Commercial Union Assurance Company of Canada	98,826	16,226	16.41	77,644	20,889	26.90
Commercial Union Assurance Company Limited						
Commonwealth Insurance Company						
Consolidated Fire & Casualty Insurance Company	1,150			4,536		
Constitution Insurance Company of Canada	65	1,105	1700.00	10		
The Continental Insurance Company	8,002	655	8.18	3,360	6,423	191.16
Co-operative Fire and Casualty Company	28,589	27,810	97.27	21,832	15,967	73.13
Coronation Insurance Company Limited	5,281			(10,198)		
Cumis Insurance Society, Inc.	9,873	498	5.04	11,635	6,548	56.27
The Dominion of Canada General Insurance Company	1,895			1,714		
The Dominion Insurance Corporation	110	18	16.36	1,113		
Eaton Insurance Company						
Eagle Star Insurance Company Limited	18,978					
Ecclesiastical Insurance Office Limited	395	3,300	835.44	462		
Economical Mutual Insurance Company						
Emmco Insurance Company						
Employers Mutual Liability Insurance Company of Wisconsin	1,631	4,614	282.89	1,317	1,169	88.76
Employers Reinsurance Corporation	6,473			549		
Federal Fire Insuance Company				1,400		
Federal Fire Insurance Company of Canada	44					
Federal Insurance Company	400			8		
Fidelity Insurance Company of Canada	3,444	30,511	885	7,756		
The Fire Insurance Company of Canada						
Fireman's Fund Insurance Company	11,033	40	.36	2,568		

Fireman's Fund Insurance Company of Canada	2,605	374	14.35	300	4,883	1,627.66
Foremost Insurance Company						
The General Accident Assurance Company of Canada	5,344	1,072	20.05	6,588	40	.60
General Security Insurance Company of Canada	14,960	4,804	32.11	3,881		
Gerling Global General Insurance Company				585		
Gibraltar General Insurance Company	10,577	2,578	24.37	1,190		
The Globe Indemnity Company of Canada	702	3,748	533.90	1,633	(7,322)	
Grain Insurance and Guarantee Company	1,051			427		
Great American Insurance Company	173,116	(3,351)		493	5,273	1,089.85
Great Eastern Insurance Company	75			7		
Guardian Insurance Company of Canada	28,273	10,460	36.99	23,747	40,064	168.71
Halifax Insurance Company				(63)		
Hartford Fire Insurance Company	250	2,128	851.20	(333)	5,322	
Herald Insurance Company						
Highlands Insurance Company						
The Home Insurance Company	4,435	(9,274)		2,338	8,470	362.27
The Hudson Bay Insurance Company						
Ideal Mutual Insurance Company	500			(155)		
The Imperial Guarantee & Accident Insurance Company of Canada	3,341	(111)		9,788	2,116	21.61
Insmor Mortgage Insurance Company	16,611	(2,314)		81.38	2,314	28.43
Insurance Company of North America	887	(74)		3,305		
Insurance Corporation of Ireland Limited	139			1,500		
Kent General Insurance Corporation	218					
Liberty Mutual Insurance Company	2,973					
Liberty Mutual Fire Insurance Company	(8)			883		
The Liverpool & London & Globe Insurance Company Limited					244	
The London Assurance				188	318	169.14
The London & Lancashire Insurance Company Limited					503	
London and Midland General Insurance Company	1,295			767		
Lumbermen's Mutual Casualty Company	10,838	9,599	88.56	2,045	(2,150)	
Markel Insurance Company of Canada	2,249					
Maryland Casualty Company				(1,000)	256	
Maryland Life Insurance Company of Baltimore				52,378	22,011	42.02
Midland Insurance Company						
The Mortgage Insurance Company of Canada	134,112	28,439	21.20	112,694	17,129	15.19

ALL OTHER CLASSES OF INSURANCE (continued)

Excepting Life, Fire, Auto, Accident and Sickness which are reported in detail elsewhere in this Report

	1977			1976		
	Direct Premium Income	Direct Claims Incurred	Loss Ratio %	Direct Premium Income	Direct Claims Incurred	Loss Ratio %
New Hampshire Insurance Company						
Non-Marine Underwriters, Members of Lloyd's, London, England	21,922	(7,378)		19,616	82,068	418.37
North American Company for Property and Casualty Insurance						
Northumberland General Insurance Company		(591)		850	1,250	147.05
Norwich Union Fire Insurance Society Limited				(26)		
Nova Scotia General Insurance Company						
Old Republic Insurance Company						
Pacific Employers Insurance Company				40		
Pearl Assurance Company Limited				8		
The Personal Insurance Company of Canada	247	820	331.98			
Philadelphia Manufacturers Mutual Insurance Company	2,666					
Phoenix Assurance Company of Canada	6,214	(7,660)		5,105	4,065	79.62
Phoenix Assurance Company Limited	843					
The Phoenix Insurance Company						
Pitts Insurance Company						
The Portage La Prairie Mutual Insurance Company	10,147	27,064	266.71	8,618	1,756	20.37
The Prudential Assurance Company Limited	16,384	(3,443)		9,913	8,572	86.47
The Prudential Insurance Company of America						
Quebec Assurance Company	10,130	10,649	162.50	14,370	(395)	
Reliance Insurance Company of Philadelphia	1,079			893		
Royal Insurance Company of Canada	189,833	47,030	24.77	36,471	1,065	2.92
Royal Insurance Company Limited				3,849		

St. Paul Fire and Marine Insurance Company	47	25	53.19			
Saskatchewan Mutual Insurance Company	(7)			413		
The Scottish Union and National Insurance Company				(2)		
Seaboard Surety Company					(4,322)	
Security Mutual Casualty Company	2,187	612	27.98	1,772	640	36.11
Sentry Insurance A Mutual Company						
Sovereign General Insurance Company				7		
The Sovereign Mortgage Insurance Company	7,404			11,174		
The Stanstead and Sherbrooke Insurance Company	944			936		
Sun Alliance Insurance Company	92,460	13,324	15.58	69,296	6,948	10.02
Toronto General Insurance Company						
Traders General Insurance Company				7		
Transport Indemnity Company						
Transport Insurance Company						
The Travelers Indemnity Company	9,530			1,491	3,705	248.49
The Travelers Indemnity Company of Canada	1,854			(195)	133	
Truck Insurane Exchange						
The United Canada Insurance Company	60					
United States Fidelity and Guaranty Company	35	1,642	4,691.42	43	353	820.93
United States Fire Insurance Company	319	(1,517)		7,704	4,468	57.99
Utica Mutual Insurance Company						
The Wawanesa Mutual Insurance Company	26,137	483	1.84	19,799	1,649	8.32
The Western Assurance Company	34,032	16,909	50.38	44,564	8,334	18.70
Western Surety Company	1,986					
The Yasuda Fire and Marine Insurance Company Limited						
Zurich Insurance Company	108,494			406		
TOTALS	1,460,606	438,953	30.05	867,682	421,291	48.55

PROVINCE OF PRINCE EDWARD ISLAND

LIST OF INSURANCE AGENTS AND ADJUSTERS

Charlottetown, P.E.I.
December 31, 1977

Certificates of Authority issued under Section 367 of the Insurance Act in force and expiring May 31, 1978, are as follows:

(The letter(s) following each insurance agent designate the class(es) of insurance wherein each is authorized to transact business: (1) L - Life, (2) F - Fire, (3) A - Automobile, (4) S - Accident and Sickness.)

Aiken, A. J.	Charlottetown	A
Arsenault, J. Gary	Charlottetown RR1	L
Arsenault, Roger J.	Wellington	LFA
Atkinson, Earle N.	Summerside	L
Ballum, John B.	Montague	FA
Barbour, Hilton E. Jr.	Alberton	FA
Bearisto, W. Boyd	Kensington	LFA
Beaton, Earl L.	Charlottetown	LFA
Bell, Melville G.	Crapaud RR1	FA
Benac, Charles	Summerside	S
Birt, Donna H.	Hunter River RR3	S
Blanchard, Gordon	Cornwall	FA
Boylan, Carl	Summerside	S
Brewer, John	Charlottetown RR3	LS
Buchanan, Murdock A.	Cornwall RR3	S
Buchanan, Ronald	Bradalbane	S
Cairns, Donald	Charlottetown RR3	S
Callaghan, Louis P.	Cardigan P.O.	L
Cameron, Pearle	Charlottetown	FA
Campbell, Charles	Summerside	S
Campbell, George	Kensington RR2	LS
Carmichael, Urban R.	Montague	LS
Carr, H. Bennett	West Royalty	LFAS
Carruthers, Robert S.	Kensington RR4	LFA
Clark, Don	Kensington	FA
Coffin, John Ross	Souris RR4	LFA
Coles, Daniel Edward	Winsloe RR1	LS
Comeau, Wallace	Little Sands	S
Compton, George H.	Belfast RR1	LF
Coneen, Allison	Montague	LFA
Cooke, Charles C.	Charlottetown	LFA
Cooke, Gordon S.	Summerside	LFA
Coughlin, J. Kevin	Summerside	LS
Coulombe, Peter	Cornwall	S
Cousins, Reagh C.	Crapaud	S
Cranford, Gerald	Cornwall	L
Currie, Robert V.	Sherwood	L
Currie, Winston	Summerside	FA

Darby, Edwin S.	Tryon	LFA
Davidson, Graham E.	East Royalty RR3	LS
Day, Ivan Gordon	St. Eleanors	LFA
Devine, James Edward	Charlottetown	L
Donald, Everett L.	Kensington	LFAS
Doucette, Ivan	Tignish Shore	S
Dougay, Lawson	Cornwall RR4	S
Doyle, Valerie	Charlottetown	FA
Driscoll, Wilfred	Charlottetown	LFA
Dyment, Kenneth Earle	Wilmot Valley	LS
Ellis, Brian	St. Eleanors	S
Ellis, Clifford O.	O'Leary	LFA
Ellis, John K.	Summerside	FA
Ellis, Richard	St. Eleanors	S
Frahar, George J.	Cornwall	LFA
Fraser, Mrs. Sarah A.	Souris	LFA
Frazee, C. Milton	Charlottetown	LFA
Full, Gordon S.	Charlottetown	FAS
Gallant, Alice M.	Wellington	F
Gallant, Ernest L.	North River	LS
Gallant, George J.	Charlottetown	L
Gallant, J. LeRoy	Summerside RR	FA
Gass, Carol M.	Cornwall	FA
Gaudet, James J.	Sherwood	LS
Gaudet, John Patrick	Charlottetown	LFA
Gaudette, Brian T.	Tignish RR3	LFA
Gay, Reginald G.	Kinlock RR1	LS
Ghiz, Roger	Charlottetown	FA
Gormley, Ralph M.	Albion, Montague RR2	LS
Gorrill, Keith R.	O'Leary	LFA
Grant, Edward D.	North Wiltshire RR1	LS
Griffin, Raymond M.	Montague	L
Gunne, Murray L.	Sherwood	LS
Hambly, Joseph B.	Charlottetown	FA
Havenga, Cornelius	Cornwall RR4	S
Hawes, Orrin Patrick	Charlottetown	L
Hennessey, John Harold	Commercial Cross	L
Henthorn, Richard T.	Wilmot	L
Herring, Doris	Cardigan RR2	FA
Herring, Marvin G.	Murray Harbour	FA
Herring, Merrill	Cardigan RR2	FA
Hickey, Ronald G.	Summerside	FA
Hickox, Roger F.	Sherwood	FA
Higgins, Robert D.	Brudenell RR5	L
Hill, Gerald D.	Parkdale	L
Hill, Glen Robert	Charlottetown	LS
Hogan, James T.	Summerside	LS
Hookey, Leonard	Charlottetown	LFA
Hooper, Reginald J.	Bedford	L
Huestis, Robert F.	Cornwall	LS

Hughes, B. H.	Charlottetown	FA
Hughes, Gary	Charlottetown RR5	S
Hyndman, Frederick E.	Charlottetown	LFA
Ives, James G.	Sherwood	LS
Ives, Stewart G.	Charlottetown	LS
Jenkins, J. Frank	Summerside	LFS
Jenkins, Keith B.	Parkdale	LFA
John, Haveli R.	Sherwood	LS
Johnson, Kier	Miscouche	LF
Johnston, Edwin C.	Cornwall RR3	FA
Kameka, Paul F.	Tignish RR1	S
Kirkpatrick, Charles E.	Charlottetown	LS
LeBlanc, Carl	Hunter River RR3	S
Ling, Victor S.	Charlottetown	L
Little, John	Vernon River RR1	LS
Llewellyn, Arnold A.	Parkdale	LFA
Lounsbury, Dale	Keppoch	LS
Madore, Kevin	Charlottetown	S
Mallett, Patrick L.	Elmsdale RR1	S
Matheson, Mabel M.	Charlottetown	L
Matheson, Ross D.	Cavendish	L
Miller, James H.	Charlottetown	LFA
Monaghan, Kenneth	South Melville	S
Montgomery, James C.	Charlottetown	L
Morell, Audrey Gordon Jr.	Bradalbane RR4	L
Morris, John Harold	Charlottetown	LFA
Morrison, Edward R.	Charlottetown	LS
Morrison, Kenneth J.	Charlottetown RR7	LS
Moyaert, Marcel	Montague	LFA
Moyaert, Persus	Montague	FA
Murphy, D. W.	Parkdale	S
Mutch, Ernest B.	Hazelbrook	L
Mutch, Robert L.	Summerside	LS
MacArthur, Beverley A.	Dunstaffnage	L
MacArthur, Charles Wayne	Cornwall	LS
MacDonald, Earle C.	Augustine Cove	FA
MacDonald, W. Blair	Charlottetown	L
MacDonald, Marven	York Point	FA
MacDonald, Roderick Elmer	Borden RR1	L
MacDonald, Victor F.	Charlottetown	LFA
MacDougald, Hugh A.	Wilmot	LS
MacDougall, Audrey	St. Eleanors	FA
MacDougall, James C.	Charlottetown	L
MacEachern, Gordon J.	Charlottetown RR5	S
MacEwen, Archibald S.	Bradalbane RR1	L
MacFadyen, Millar	Charlottetown	FA
MacFadyen, Neil	Augustine Cove	S
MacKay, Douglas	Kensington RR6	S
MacKay, James I.	Charlottetown	F

MacKenzie, Robert L.	Hunter River RR3	S
MacKinnon, Cathy	St. Eleanors	S
MacKinnon, Cyril	Murray River	FA
MacKinnon, Glen	Murray River	FA
MacLean, Dorothy E.	North Wiltshire	F
MacLeod, Everett	Borden	L
MacLeod, James F.	Mt. Stewart RR3	S
MacLeod, Neil R.	Summerside	FA
MacLeod, Sterling S.	Sherwood	L
MacLeod, T. E.	Clyde River	F
MacLure, W. Hazen	Murray Harbour North	LFA
MacMillan, Alan Gordon	Charlottetown	LFA
MacMurdo, Wallace E.	Kelvin Grove	L
MacPherson, Roderick E.	Winsloe RR2	L
McAleer, J. Wilfred	Charlottetown	FA
McCloskey, Heather	Charlottetown	FA
McCloskey, James J.	Sherwood	LS
McGuire, William Patrick	Sherwood	LFA
McInnis, A. F.	Charlottetown	FA
McInnis, Wilbert C.	Sherwood	FA
McIver, A. Kathleen	Summerside	FA
Nicholson, Dawna P.	Summerside	FA
Nicholson, Donald B.	Summerside	FA
Nicholson, E. M.	Summerside	FA
Ostridge, Carl G.	Bunbury	L
Palmer, Cecil R.	Charlottetown	LS
Palmer, Garth	Charlottetown RR3	S
Paquet, John J.	Crossroads	LS
Parry, John A.	Montague	S
Picard, Gilbert E.	Kensington	L
Pineau, Leonard Harold	Cornwall	L
Quinn, Gordon Milfred	Charlottetown	L
Ramsay, E. M.	Summerside	FA
Ramsay, Frederick C.	Montrose	S
Ready, William L.	Miscouche	LS
Reid, Barrie C.	Charlottetown	FA
Reid, Shirley	Cornwall	FA
Robertson, Alex J.	Charlottetown RR7	F
Robertson, Mark S. S.	Victoria	L
Rochford, John R.	Alberton	FA
Rourke, William	Montague	FA
Rupert, Ralph J.	Charlottetown	L
Rush, Mary	Charlottetown	FA
Saint, Harold	Charlottetown RR1	FA
Saint, J. Alan	Charlottetown RR1	FA
Saint, John C.	Charlottetown RR1	FA
Saint, Marjorie J.	Charlottetown RR1	FA
Savidant, James Rodney	Travellers Rest	L
Shaw, Keith	Summerside	LS

Shea, Louis	Tignish RR4	S
Simpson, Clifford	Bradalbane RR	F
Smethurst, F. Allen	Charlottetown	L
Smith, Gerald Wayne	Sherwood	LS
Smith, Harold P.	Pownal	FA
Smith, Shawn D.	Sherwood	L
Stetson, Errol	O'Leary	F
Stevenson, William V.	Charlottetown	LFA
Sullivan, Guy N.	Summerside RR2	LFA
Thomson, J. Archie	North Tryon	FA
Tomilson, William H.	Charlottetown	LS
Toole, Michael E.	Bonshaw	L
Tremere, Winston	Charlottetown	FA
Turner, Edwin William	O'Leary	LFA
Underhay, Ernest	Bay Fortune	FA
Vessey, George H.	Charlottetown	S
Victor, Henderson S.	Charlottetown	S
Victor, Samuel Z.	Cornwall	LS
Walker, Sterling	Charlottetown	FA
Walmsley, Jack	Summerside	L
Walsh, Roger	Albany	S
Walsh, Wayne	Albany	S
Warburton, Mark	Summerside	S
Warren, Wendell	Kensington RR6	S
Watson, Robert	Cornwall	FA
Wedlock, William W.	Summerside	LFA
Weeks, B. Lloyd	Charlottetown	FA
Werner, Michael	Summerside	S
Whelan, Merrill T.	Sherwood	L
Whidden, Philip	Charlottetown	FAS
White, Everett H.	Sherwood	LS
Whitehead, Margaret	Charlottetown	FA
Wigmore, Cecil E.	Charlottetown	FA
Wood, Mary	Kensington	FA
Younker, Robert E.	Charlottetown	L

TERMINATED

Benac, Charles	Summerside	S
Boylan, Carl	Summerside	S
Buchanan, Murdock A.	Cornwall RR3	S
Buchanan, Ronald	Bradalbane	S
Campbell, Charles	Summerside	S
Ellis, Brian R.	St. Eleanors	S
Ellis, Richard T.	St. Eleanors	S

Hughes, Gary	Charlottetown RR5	S
Matheson, Ross Dennis	Cavendish	L
Monaghan, Kenneth	South Melville	S
MacArthur, Beverley A.	Dunstaffnage	L
MacArthur, C. Wayne	Cornwall	LS
MacEachern, Gordon J.	Charlottetown RR5	S
MacKinnon, Cathy	St. Eleanors	S
MacLeod, James F.	Mt. Stewart RR3	S
Palmer, Garth	Charlottetown RR3	S
Parry, John A.	Montague	S
Ready, William L.	Miscouche	LS
Smethurst, F. Allen	Charlottetown	L
Victor, Henderson S.	Charlottetown	S
Werner, Michael	Summerside	S

ADJUSTERS

NAME	COMPANY
Ahier, L. J.	Gorman-Cain Limited
Armstrong, H. B.	Adjusters and Appraisers, Brouwer and Company Ltd.
Blackadar, C. V.	Blackadar Insurance Claims
Crawford, Kenneth G.	Co-operative Insurance Services Ltd.
Crosby, Gary A.	B. E. MacKay Adjusters Limited
Gee, Troy W.	Co-operative Insurance Services Ltd.
Hogan, Roger W.	Gorman-Cain Limited
Johnson, Robert C.	Adjusters and Appraisers, Brouwer and Company Ltd.
Lawson, John A.	Lawson Adjustment Service Ltd.
MacDonald, Violet L. G.	Co-operative Insurance Services Ltd.
MacDougall, Gordon A.	B. E. MacKay Adjusters Limited
Schurman, Herbert B.	Lawson Adjustment Service Ltd.
Simpson, Stewart F.	Co-operative Insurance Service Ltd.
Wheatley, John	Wheatley Adjustment Bureau
Willoughby, John H.	MacKay-Jollimore (P.E.I.) Limited